

IN THE UNITED STATES BANKRUPTCY COURT
FOR THE WESTERN DISTRICT OF PENNSYLVANIA

IN RE:)	
)	
James V. Young,)	Case No. 19-24184 GLT
Debtor(s))	Chapter 13
)	Docket No. 50
)	
)	
James V. Young,)	
Movant(s))	
)	
vs.)	
)	
)	
)	
Ronda J. Winnecour, Esq., Trustee,)	
Respondents)	


CONSENT ORDER APPROVING POSTPETITION AUTOMOBILE FINANCING

AND NOW, to wit, this 6th day of October, 2020, it is
hereby ORDERED, ADJUDGED, and DECREED, that:

1. The Debtor is approved to obtain a loan for no more than \$25,000.00, with a monthly payment of no more than \$450.00 and an interest rate of no more than 21% to be used to purchase a new or used motor vehicle or incur a new vehicle lease;
2. The Debtor is permitted to trade in his 2005 Ford 500;
3. The vehicle must be purchased within 60 days of the date of this order;
4. Within 15 days of the financing of the motor vehicle:
 - a. The Debtor will file a report of financing
 - b. The Debtor does not have prearranged vehicle financing. The Debtor will file an adequate protection order providing for the expedient start of payments for the new vehicle loan which will authorize the Chapter 13 Trustee to begin the distribution of adequate protection payments by the Trustee during the next distribution cycle practicable and each monthly cycle thereafter pending confirmation of the pending plan;
 - c. The Debtor shall file an amended Chapter 13 Plan, which includes the new vehicle loan, within 10 days after the vehicle has been purchased.

5. To ensure the prompt and timely payment of the automobile loan, Debtor shall make a supplemental payment to the Chapter 13 Trustee within 7 days of filing the report of financing (and each month thereafter as necessary) in an amount sufficient for the Trustee to cover the installments due on the loan. The supplemental payments shall be in addition to the regular plan payment, pending confirmation of the amended plan. The Debtor will also file an amended wage attachment to provide for any increase in the monthly mortgage payment
6. Debtor shall serve copies of this Order on all creditors eligible to receive distributions through the chapter 13 plan and file proof of the same with the Court.

Dated: 10/6/20



Honorable Gregory L. Tardito
U.S. Bankruptcy Judge

/s/ Kate DeSimone
Kate DeSimone, Esquire
Office of the Chapter 13 Trustee

/s/ Kenneth Steidl
Kenneth Steidl, Esquire
Attorney for the Debtor

In re:
James V. Young
Debtor(s)

Case No. 19-24184-GLT
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0315-2
Date Rcvd: Oct 06, 2020

User: culy
Form ID: pdf900

Page 1 of 2
Total Noticed: 1

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Oct 08, 2020:

Recip ID	Recipient Name and Address
db	+ James V. Young, 925 Evans City Rd, Renfrew, PA 16053-9229

TOTAL: 1

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI).

NONE

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

NONE

NOTICE CERTIFICATION

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Oct 08, 2020

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on October 6, 2020 at the address(es) listed below:

Name	Email Address
Brian Nicholas	on behalf of Creditor Nationstar Mortgage LLC d/b/a Mr. Cooper bnicholas@kmlawgroup.com
Kenneth Steidl	on behalf of Debtor James V. Young julie.steidl@steidl-steinberg.com ken.steidl@steidl-steinberg.com;ifriend@steidl-steinberg.com;asteidl@steidl-steinberg.com;todd@steidl-steinberg.com;cgoga@steidl-steinberg.com;rlager@steidl-steinberg.com;leslie.nebel@steidl-steinberg.com
Office of the United States Trustee	ustregion03.pi.ecf@usdoj.gov
Ronda J. Winnecour	cmecf@chapter13trusteedpa.com
S. James Wallace	on behalf of Creditor Peoples Natural Gas Company LLC sjw@sjwpgh.com srk@sjwpgh.com;PNGbankruptcy@peoples-gas.com

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TOTAL: 5